

J1054 U.S. PTO
09/12/01

J1011 U.S. PTO
09/12/01

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September 12, 2001

FILE NO: 52493.000104

Assistant Commissioner For Patents
BOX PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Re: Filing of New U.S. Utility Patent Application
Title: "A SYSTEM AND PROCESS FOR SECURITIZING REVERSE
MORTGAGE LOANS"
Inventor(s): Shekar Jannah, Forest, VA and Burt Hazelwood, Richmond, VA

Dear Sir:

Attached is a new patent application for filing in the United States Patent and Trademark Office including seventeen (17) pages of Specification, eleven (11) pages of Claims (numbered 1-48), one (1) page Abstract, five (5) page(s) of Drawings (numbered 1-5).

This application claims priority of U.S. Provisional Application No. 60/231,554 , filed September 11, 2000.

The filing fee is calculated as follows:

| | | | AMOUNT | |
|---|--|---------------|------------------|-------------|
| | | | BASIC FILING FEE | |
| | | | \$710.00 | |
| No. of Claims | | No. in Excess | Rate | |
| Number of Claims in Excess of: 20 | | 28 | \$ 18.00 | \$504.00 |
| Independent Claims in Excess of: 3 | | 5 | \$ 80.00 | \$400.00 |
| First Presentation of Multiple Dependent Claims | | | \$270.00 | 0 |
| Reduce by 1/2 for Small Entity | | | | |
| Recordation of Assignment | | | | |
| TOTAL FEE DUE | | | | \$ 1,614.00 |



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PATENT TRADEMARK OFFICE

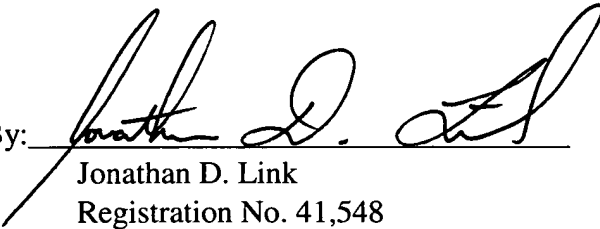
Assistant Commissioner For Patents
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Please direct all communication concerning this application to:

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Respectfully submitted,

HUNTON & WILLIAMS

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Dated: September 12, 2001

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Accordingly, it is respectfully requested that a filing date of September 12, 2001, be granted to this application.

FEES

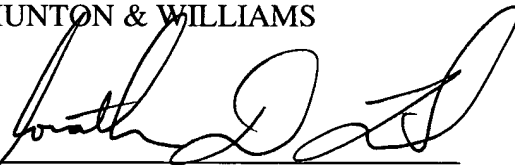
Submitted herewith is a check totaling \$1774.00 (\$710.00 to complete the basic filing fee for non-small entity; \$130.00 to cover the surcharge for late filing of the Declaration; \$110.00 to cover the fee for the one-month Extension of Time, and \$824.00 to cover the total additional claim fee). Any deficiency in or overpayment of this fee should be charged or credited to Deposit Account No. 50-0206.

In the event any variance exists between the amount enclosed and the PTO charges, please charge or credit any difference to Deposit Account No. 50-0206.

Respectfully submitted,

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Dated: January 16, 2002